

Information to identify the case:

Debtor 1	<u>Victor T Venturina</u>	Social Security number or ITIN	xxx-xx-8267
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dolores T Venturina</u>	Social Security number or ITIN	xxx-xx-6481
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-34048-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Victor T Venturina

Dolores T Venturina
aka Dolores T Talusan

1/23/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Victor T Venturina
 Dolores T Venturina
 Debtors

Case No. 12-34048-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 49

Date Rcvd: Jan 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2018.

db/jdb
 aty +Victor T Venturina, Dolores T Venturina, 11 Melvin Avenue, Iselin, NJ 08830-2410
 +Dean Prober, PROBER & RAPHAEL, 20750 Ventura Blvd., Suite 100,
 Woodland Hills, CA 91364-6207
 513399397 +Adult & Pediatric Allergist Of Central J, 1740 Oak Tree Road, Edison, NJ 08820-2847
 513636370 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
 El Segundo, CA 90245-3504
 513566032 Bank of America, N.A., c/o Prober & Raphael, Attorney for Secured Creditor, P.O. Box 4365,
 Woodland Hills, CA 91365-4365
 513399406 +Central Jersey Orthopaedic Specialists, 1907 Park Avenue, Ste 102,
 South Plainfield, NJ 07080-5530
 513399409 +Citifinancial, 605 Munn Road E, Fort Mill, SC 29715-8421
 513399412 +EOS CCA, Attn: AT&T, 700 Longwater Drive, Norwell, MA 02061-1624
 513399415 +First National Bank Of Omaha, PO Box 3412, Omaha, NE 68103-0412
 513399416 #+Focus Receivables Mgmt., Attn: DirecTV, POB 725069, Atlanta, GA 31139-2069
 513399423 +John C. Bonewicz, Attn: CACH LLC/ Citibank, 8001 N Lincoln Ave, Ste 402,
 Skokie, IL 60077-3657
 513399424 +Lafayette Medical Center, 390 New York Avenue, Newark, NJ 07105-3125
 513399425 +Law Firm Of Allan C. Smith, Attn: CACH LLC/Citibank, 1276 Veterans Hwy, Ste E-1,
 Bristol, PA 19007-2597
 513399426 +Liberty Bank, 1410 Saint Georges Ave, Avenel, NJ 07001-1158
 513399429 +Mitsubishi Motor Credit, POB 6014, Cypress, CA 90630-0014
 513399430 +NCC Business Services, Inc., Attn: Citifinancial, POB 23758, Jacksonville, FL 32241-3758
 513399431 +Northfield Bank, 1410 Saint Georges Ave, Avenel, NJ 07001-1158
 513399432 RBS Citizens NA, 1000 Laafayette Gill, Bridgeport, CT 06604
 513399434 +South Mountain Imaging Center, 120 Millburn Ave, Ste 101, Milburn, NJ 07041-1993

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2018 23:38:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2018 23:38:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513399398 +EDI: RMCB.COM Jan 23 2018 23:08:00 AMCA, 2269 S Saw Mill River Rd, Bldg 3,
 Elmsford, NY 10523-3848
 513399400 +EDI: CINGMIDLAND.COM Jan 23 2018 23:08:00 AT&T, POB 537104, Atlanta, GA 30353-7104
 513519731 +EDI: CINGMIDLAND.COM Jan 23 2018 23:08:00 AT&T Mobility II LLC, % AT&T Services, Inc,
 James Grudus, Esq., One AT&T Way, Room 3A218, Bedminster, NJ 07921-2693
 513399399 +EDI: AMEREXPR.COM Jan 23 2018 23:08:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 513399403 EDI: BANKAMER.COM Jan 23 2018 23:08:00 Bank Of America, N.A., 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 513399401 EDI: BANKAMER.COM Jan 23 2018 23:08:00 Bank of America, POB 982238, El Paso, TX 79998
 513399402 +EDI: BANKAMER.COM Jan 23 2018 23:08:00 Bank Of America, N.A., 450 American Street #SV416,
 Simi Valley, CA 93065-6285
 513545744 EDI: BANKAMER.COM Jan 23 2018 23:08:00 Bank of America, N.A., NC4-105-02-99,
 PO Box 26012, Greensboro, NC 27420-6012
 513399404 +EDI: RESURGENT.COM Jan 23 2018 23:08:00 Cach LLC-Collect America,
 Attn: Citibank South Dakota NA, 4340 S Monaco St Unit 2, Denver, CO 80237-3581
 513399405 +EDI: CAPITALONE.COM Jan 23 2018 23:08:00 Capital One, POB 30273,
 Salt Lake City, UT 84130-0273
 513399407 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 23 2018 23:38:31
 Certified Credit & Collection Bureau, Attn: Newark Beth Israel, PO Box 336,
 Raritan, NJ 08869-0336
 513399408 +EDI: SEARS.COM Jan 23 2018 23:08:00 Citibank/Sears, PO Box 6241,
 Sioux Falls, SD 57117-6241
 513399410 +EDI: CONVERGENT.COM Jan 23 2018 23:08:00 Convergent Outsourcing INC, Attn: Dish Network,
 PO Box 9004, Renton, WA 98057-9004
 513399411 +EDI: ESSL.COM Jan 23 2018 23:08:00 Dish Network, 9601 S. Meridian Blvd,
 Englewood, CO 80112-5905
 513399413 +EDI: CITICORP.COM Jan 23 2018 23:08:00 ExxonMobil-Citibank, POB 6497,
 Sioux Falls, SD 57117-6497
 513399414 +E-mail/Text: tjaskot@firstjerseycu.com Jan 23 2018 23:39:27 First Jersey Credit Union,
 1 Corporate Drive, Wayne, NJ 07470-3106
 513399417 +EDI: RMSC.COM Jan 23 2018 23:08:00 GE/JC Penney, P.O. Box 965007,
 Orlando, FL 32896-5007
 513399418 +EDI: RMSC.COM Jan 23 2018 23:08:00 GECRB/Lenscrafters, PO Box 981439,
 El Paso, TX 79998-1439
 513399419 +EDI: RMSC.COM Jan 23 2018 23:08:00 GECRB/Linen N Things, P.O. Box 965005,
 Orlando, FL 32896-5005
 513399421 +EDI: HFC.COM Jan 23 2018 23:08:00 HSBC/Levtz, PO Box 5253, Carol Stream, IL 60197-5253
 513399422 +EDI: HFC.COM Jan 23 2018 23:08:00 HSBC/Seamans Furniture, PO Box 5253,
 Carol Stream, IL 60197-5253
 513399420 +EDI: CITICORP.COM Jan 23 2018 23:08:00 Home Depot, POB 6497, Sioux Falls, SD 57117-6497

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 49

Date Rcvd: Jan 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513399427 +EDI: LTDFINANCIAL.COM Jan 23 2018 23:08:00 LTD Financial Services, Attn: ExxonMobil,
7322 Southwest Fwy, Ste 1600, Houston, TX 77074-2134
513518757 EDI: RESURGENT.COM Jan 23 2018 23:08:00 LVNV Funding, LLC its successors and assigns as,
assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
513399428 +EDI: TSYS2.COM Jan 23 2018 23:08:00 Macys, POB 8058, Mason, OH 45040-8058
513659460 EDI: PRA.COM Jan 23 2018 23:08:00 Portfolio Recovery Associates, LLC,
c/o Citibank South Dakota, N.A., PO Box 41067, Norfolk VA 23541
513399433 +EDI: SEARS.COM Jan 23 2018 23:08:00 Sears/Citibank, P.O. Box 6241,
Sioux Falls, SD 57117-6241
513399435 +EDI: VERIZONEAST.COM Jan 23 2018 23:08:00 Verizon, 500 Technology Dr,
Welton Spring, MO 63304-2225

TOTAL: 30

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
Scott M. Zauber on behalf of Joint Debtor Dolores T Venturina szauber@subranni.com,
ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.co
m;hinnaurato@subranni.com
Scott M. Zauber on behalf of Debtor Victor T Venturina szauber@subranni.com,
ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.co
m;hinnaurato@subranni.com

TOTAL: 5